

United States Bankruptcy Court  
Northern District of Illinois

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Fortenberry, Evette M</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Evette Sartin</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3440</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)	
Street Address of Debtor (No. and Street, City, and State): <b>15038 Winchester Harvey, IL</b>		Street Address of Joint Debtor (No. and Street, City, and State):	
ZIP Code <b>60426</b>		ZIP Code	
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
ZIP Code		ZIP Code	
Location of Principal Assets of Business Debtor (if different from street address above):			
<b>Type of Debtor</b> (Form of Organization) (Check one box)	<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)	
		<input checked="" type="checkbox"/> Chapter 7	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding
<input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>	<input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)	<input type="checkbox"/> Chapter 11	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Railroad	<input type="checkbox"/> Chapter 12	
<input type="checkbox"/> Partnership	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Chapter 13	
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Commodity Broker		
	<input type="checkbox"/> Clearing Bank		
	<input type="checkbox"/> Other		
<b>Tax-Exempt Entity</b> (Check box, if applicable)		<b>Nature of Debts</b> (Check one box)	
<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	<input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)		<b>Chapter 11 Debtors</b>	
<input checked="" type="checkbox"/> Full Filing Fee attached		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).	
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		<input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).	
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.	
		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition.	
		<input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
<b>Statistical/Administrative Information</b> *** Thomas Twomey 6273191 ***			
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
THIS SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors			
<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999
<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000
<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000		
Estimated Assets			
<input checked="" type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million
<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million
<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> \$1 billion		
Estimated Liabilities			
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million
<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million
<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Fortenberry, Evette M
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<input checked="" type="checkbox"/> <u>/s/ Thomas Twomey</u> <span style="float: right;">August 11, 2009</span> Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span> Thomas Twomey 6273191
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(1/08)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Evette M Fortenberry

Signature of Debtor Evette M Fortenberry

**X** \_\_\_\_\_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 11, 2009

Date

**Signature of Attorney\*****X** /s/ Thomas Twomey

Signature of Attorney for Debtor(s)

Thomas Twomey 6273191

Printed Name of Attorney for Debtor(s)

Zalutsky & Pinski, Ltd.

Firm Name

20 N Clark

Suite 600

Chicago, IL 60602

Address

Email: admin@ZAPLawFirm.com

312-782-9792 Fax: 312-782-0483

Telephone Number

August 11, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):  
Fortenberry, Evette M**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Evette M Fortenberry

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Evette M Fortenberry  
Evette M Fortenberry

Date: August 11, 2009

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_  
Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,532.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	32		250,001.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,378.76
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,610.00
Total Number of Sheets of ALL Schedules		44			
		Total Assets	5,532.00		
			Total Liabilities	250,001.00	

**United States Bankruptcy Court  
Northern District of Illinois**

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_  
Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	151,057.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
<b>TOTAL</b>	<b>151,057.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	2,378.76
Average Expenses (from Schedule J, Line 18)	2,610.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	3,564.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	250,001.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	250,001.00

In re Evette M Fortenberry, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	--	-------------------------

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Evette M Fortenberry, Case No. \_\_\_\_\_, Debtor

## SCHEDEULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	1.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking- Bank of America Savings- USA 1 CU	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		4 Rooms	-	600.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes	-	400.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Sub-Total > (Total of this page)				1,001.00

2 continuation sheets attached to the Schedule of Personal Property

In re Evette M Fortenberry, Case No. \_\_\_\_\_, Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension	-	4,531.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Sub-Total > (Total of this page)				4,531.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re Evette M Fortenberry, Case No. \_\_\_\_\_, Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00  
(Total of this page)  
Total > 5,532.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Evette M Fortenberry, Case No. \_\_\_\_\_  
Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash	735 ILCS 5/12-1001(b)	1.00	1.00
<u>Household Goods and Furnishings</u>			
4 Rooms	735 ILCS 5/12-1001(b)	600.00	1,200.00
<u>Wearing Apparel</u>			
Clothes	735 ILCS 5/12-1001(a)	400.00	400.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Pension	735 ILCS 5/12-1006	100%	4,531.00

Total: 5,532.00 6,132.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Evette M Fortenberry

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL				UNSECURED PORTION, IF ANY
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
				Subtotal (Total of this page)				
				Total (Report on Summary of Schedules)				0.00
								0.00

0 continuation sheets attached

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 9898							
Aaron's Sales and Lease Ownership Store # C1139 654 Torrence Ave Calumet City, IL 60409							231.00
Account No. x-xxxx-xxx9357							
Allied Waste Services 13701 S Kostner Crestwood, IL 60445							32.00
Account No. xxxx7904			collection				
america online c/o NCO Financial Systems Inc 507 Prudential Road Horsham, PA 19044							0.00
Account No. xxxxxxxx1560			Opened 8/01/01 Last Active 7/24/03 CreditCard				
Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850							0.00
31 continuation sheets attached				Subtotal (Total of this page)			263.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		loan				
Arrowhead Investments National Recovery Service P.O. Box 784 Pleasant Grove, UT 84062	-					350.00
Account No. xxxx3653		Opened 3/01/08 Collection Attorney				
AT T West Asset Management 2703 W Highway 75 Sherman, TX 75092	-					Unknown
Account No.		Southwest Credit 5910 W Plano Parkway Suite 100 Plano, TX 75093				
Representing: AT T						
Account No. x1085		collection				
Atlantic Management 1 Baron Collection 155 Revere Dr Northbrook, IL 60062	-					3,669.00
Account No.		Law Office of A. Kathleen Barauski 155 Revere Drive Suite 13 Northbrook, IL 60062				
Representing: Atlantic Management 1						
Sheet no. <u>1</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		4,019.00	

In re Evette M Fortenberry Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W B T J C	Husband, Wife, Joint, or Community	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Pellettieri & Hennings, PC 450 East 22nd Street Suite 213 Lombard, IL 60148				
Representing: Atlantic Management 1						
Account No. xxx0062		collection				
Avon c/o Allied Data Corporation 13111 Westheimer Suite 400 Houston, TX 77077-5547	-					1,350.00
Account No.		Avon Products, Inc. 6901 Golf Road Morton Grove, IL 60053				
Representing: Avon						
Account No.		nco financial sys P.O. Box 6110 Westerville, OH 43086-6110				
Representing: Avon						
Account No.						
Beginning Readers' Program 2931 East McCarty Street Jefferson City, MO 65101	-					0.00

Sheet no. 2 of 31 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	1,350.00
----------------------------------	----------

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT ING ENT	UN LI QU IDA TE D	DIS PUT ED	AMOUNT OF CLAIM
Account No.		North Shore Agency 751 Summa Ave Westbury, NY 11590				
Representing: Beginning Readers' Program						
Account No. xxxRxx9613		Opened 9/01/08 FactoringCompanyAccount				
Black Expressions Book Club Rjm Acq Llc 575 Underhill Blvd., Suite 2 Syosset, NY 11791	-					198.00
Account No.		Penn Credit Corporation PO Box 988 Harrisburg, PA 17108				
Representing: Black Expressions Book Club						
Account No. xxx7271		Medical				
Bruce M Cable Dds Allied Collection 3700 Park East Drive Beachwood, OH 44122	-					84.00
Account No. xxMxxx8895		judgement				
Capital One Blitt & Gaines PC 661 Glenn Ave Wheeling, IL 60090	-					1,404.00
Sheet no. <u>3</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,686.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xx6395		collection				
Carlson Craft Commercial Auditors Corporation P.O. Box 48990 Minneapolis, MN 55448	-					109.00
Account No. xxxx0643		collection				
Charter One Arrow Financial Services P.O. Box 1206 Oaks, PA 19456-1206	-					50.00
Account No. xxxxx1502						
Charter One Bank P.O. Box 480029 Niles, IL 60714-0029	-					490.00
Account No. xxxxxxxx2058		Opened 12/01/00 Last Active 3/03/01 CreditCard				
Chase-pier1 Attn: Recovery Po Box 100018 Kennesaw, GA 30144	-					0.00
Account No. Sx6247		collection				
Checks Unlimited Commercial Recovery Corp. P.O. Box 49421 Minneapolis, MN 55449	-					45.00
Sheet no. <u>4</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			694.00

In re Evette M Fortenberry Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C T O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT UN LI QU IDA TE D GENT	DIS PUT ED	AMOUNT OF CLAIM
Account No. xxx1195		collection			
Chicago Sun Times Circulation Biehl & Biehl, Inc. P.O. Box 66415 Chicago, IL 60666-0415	-				11.00
Account No. xxxxx7034		collection			
Cingular Nationwide Recovery Systems 2304 Tarpley Drive, #134 Carrollton, TX 75006	-				1,000.00
Account No.		LDG Financial Services, LLC 4553 Winters Chapel Rd. Atlanta, GA 30360			
Representing: Cingular					
Account No.					
City of Chicago Department of Revenue 121 N. LaSalle St. Rm. 107A Chicago, IL 60602	-				180.00
Account No.		Arnold Scott Harris 600 W. Jackson Suite 720 P.O. Box 5625 Chicago, IL 60680-5625			
Representing: City of Chicago					

Sheet no. 5 of 31 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

1,191.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx6606						
Columbia House P.O. Box 91601 Indianapolis, IN 46291-0601		-				35.00
Account No. xxxxxxxxxxxx2018						
Comcast 1255 W North Ave Chicago, IL 60622-1562		-				470.00
Account No.		Comcast 844 169 Street Hammond, IN 46324				
Representing: Comcast						
Account No.		Comcast 16650 S Oak Park Ave Tinley Park, IL 60477-4451				
Representing: Comcast						
Account No. xxxxxxxxxxxx/xxxxxx0027		utility				
ComEd Attn: Bankruptcy Section 2100 Swift Drive Oak Brook, IL 60523						0.00
Sheet no. <u>6</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			505.00

In re

Evette M Fortenberry

Case No.

---

**Debtor**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Representing: ComEd			CBCS P.O. Box 69 Columbus, OH 43216				
Account No.							
Representing: ComEd			Torres Credit Services 27 Fairview Street PO Box 189 Carlisle, PA 17013				
Account No. xxx8952			Opened 10/01/05 Last Active 3/08/06 Automobile				
Credit Acceptance 25505 W 12 Mile Rd Southfield, MI 48034	-						5,418.00
Account No.							
Representing: Credit Acceptance			Baker, Miller 29 N. Wacker Drive Chicago, IL 60606-3221				
Account No. xxxx-xxxx-xxxx-0890							
Cross Country Bank 4700 Exchange Court Boca Raton, FL 33431-4464	-						0.00

Sheet no. 7 of 31 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

5,418.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT ING ENT	UN LI QU IDA TE D	DIS P U TE D	AMOUNT OF CLAIM
Account No. xxxxx4401		Opened 8/01/08 Factoring Company Account				
Crown Lending National Credit Adjust Po Box 3023 Hutchinson, KS 67504	-					320.00
Account No. DCx xxx0933		collection				
Dell Financial Services c/o LTD Financia Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074	-					1,800.00
Account No. xxxxx7465						
Direct Checks Unlimited P.O. Box 17400 Colorado Springs, CO 80935	-					45.00
Account No. TQUxxx8830						
Directory Publication Office Eastern Illinois University P.O. Box 29920 New York, NY 10087-9920	-					124.00
Account No. xxxx1701		Opened 7/01/07 Collection Attorney				
Directv Nco Fin/09 507 Prudential Rd Horsham, PA 19044	-					192.00
Sheet no. <u>8</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,481.00

In re Evette M Fortenberry Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C T O R	Husband, Wife, Joint, or Community	CONT INU QU IDA TE D GENT	DIS PUT ED D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			
Account No.		First National Collection Dept 940 PO BOX 4115 Concord, CA 94524			
Representing: Directv					
Account No.		Nationwide Credit 2015 Vaughn Road Suite 400 Kennesaw, GA 30144-7802			
Representing: Directv					
Account No. xxxxxxxxxxxxxxx1000		Opened 11/01/06 Last Active 11/18/08 Automobile			
Drive Financial Attn: Bankruptcy Department Po Box 562088 Dallas, TX 75247	-				13,683.00
Account No. xxx3422		Opened 2/01/05 Collection Attorney			
Ds Waters Of North America Cba Collection Bureau Po Box 5013 Hayward, CA 94540	-				382.00
Account No. xxxxx3440		collection			
E-payday-Loan.com National Credit Adjusters P.O. Box 3023 Hutchinson, KS 67504-3023	-				600.00
Sheet no. 9 of 31 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		14,665.00

Sheet no. 9 of 31 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	14,665.00
----------------------------------	-----------

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx9973		Opened 7/01/04 CollectionAttorney				
Emergency Care Physician Service Dependon Collection Service Po Box 4833 Oak Brook, IL 60523	-					113.00
Account No. xxxxxx1534		Opened 12/01/07 FactoringCompanyAccount				
Fcnb-Spiegel Midland Credit Management 8875 Aero Dr., Suite 200 San Diego, CA 92123	-					1,683.00
Account No.		Mitchell N. Kay 7 Penn Plaza Bankruptcy Dept. New York, NY 10001-3995				
Representing: Fcnb-Spiegel						
Account No. xxxxx2101		loan				
First Cash Advance 1205 E Sibley Dolton, IL 60419	-					650.00
Account No. xxxx-xxxx-xxxx-8195		Opened 10/19/01 Last Active 4/09/03 CreditCard				
First Premier Bank Po Box 5524 Sioux Falls, SD 57117	-					735.00
Sheet no. <u>10</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,181.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Arrow Financial Service 5996 W. Touhy Ave. Niles, IL 60714				
Representing: First Premier Bank						
Account No.		Capital Management Services, Inc. 726 Exchange Street Suite 700 Buffalo, NY 14210				
Representing: First Premier Bank						
Account No. xxxxxxxxxxxx4393		Opened 10/20/05 Last Active 12/23/05 CreditCard				0.00
First Premier Bank Po Box 5524 Sioux Falls, SD 57117	-					
Account No.		collection				
Gevalia Kaffe OSI Recovery Solutions, Inc. P.O. Box 8904 Westbury, NY 11590-8904	-					35.00
Account No. xxxx3562		Credit Card Purchases				
Ginny's 1112 7th Avenue Monroe, WI 53566-1364	-					232.00
Sheet no. <u>11</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				267.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx9794						
H&R Black P.O. Box 2716 Omaha, NE 68103-2716		-				876.00
Account No. xxxxxxxxxxxx4828		Opened 6/01/06 Collection Attorney				
Harris Connect Chase Receivables 1247 Broadway Sonoma, CA 95476		-				132.00
Account No. xxxx0103		Opened 3/30/02 Last Active 12/16/05 collection				
Hfc Nevada Corresponcence Depa Virginia Beach, VA 23452		-				8,671.00
Account No.		PCM Dept. 735 P.O. Box 4115 Concord, CA 94524				
Representing: Hfc Nevada						
Account No.		RAB INC 7000 Goodlett Farms Parkway Cordova, TN 38016				
Representing: Hfc Nevada						
Sheet no. <u>12</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			9,679.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No. xxxxxx0003		Opened 3/30/02 Last Active 1/30/06 Automobile				
HSBC Auto Finance Bankruptcy Notices Po Box 17909 San Diego, CA 92177	-					0.00
Account No.		loan				
Huskhawk Group Ltd. National Recovery Service P.O. Box 784 Pleasant Grove, UT 84062	-					350.00
Account No.		collection				
Instant Cash USA United legal Corp Dept 269, P.O. Box 4115 Concord, CA 94524	-					320.00
Account No. xxxxxx7313						
LaSalle Bank Overdraft Collection (200) Dept. 01-023 P. O. Box 29097 Chicago, IL 60629	-					0.00
Account No. xxx6855		collection				
Lifetouch C/O Clear Check Payment Solution PO BOX 27087 Greenville, SC 29616	-					34.00
Sheet no. <u>13</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			704.00

In re Evette M Fortenberry Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C T O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Loan Shop/Overland 2207 Concord Pike Suite 250 Wilmington, DE 19803	-	loan				480.00
Account No. xHHx1231	-					
MCI Local Markets P.O. Box 105406 Atlanta, GA 30348-5406	-					352.00
Account No. xxxxxx4403	-	collection				
Midland Financial National Credit Adjust Po Box 3023 Hutchinson, KS 67504	-					350.00
Account No.	-	loan				
Money and More 41615 Florida Ave Hemet, CA 92544	-					300.00
Account No. xxxxxxxxxxxx5935	-					
Murrays Discount Auto St Telecheck Services PO BOX 5251 Westheimer Houston, TX 77056	-					66.00

In re

Evette M Fortenberry

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx4001		Opened 12/01/91 Last Active 3/01/98 Educational				
Nelnet Attn: Claims Po Box 17460 Denver, CO 80217	-					8,506.00
Account No. xxxxxx6431		Opened 7/01/06 FactoringCompanyAccount				
Nextel Afni, Inc. Po Box 3427 Bloomington, IL 61702	-					313.00
Account No. xxxx6223		collection				
Nextel Communications Gc Services 6330 Gulfton St., Suite 400 Houston, TX 77081	-					314.00
Account No. xx1134		Opened 8/05/05 Last Active 4/27/06 Agriculture				
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507	-					2,158.00
Account No.						
Representing: Nicor Gas		CBCS P.O. Box 69 Columbus, OH 43216				
Sheet no. 15 of 31 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				11,291.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xx1636		Opened 2/10/04 Last Active 8/25/05 Agriculture				
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507	-					0.00
Account No. ACB xxxxxxxxxxxx2640		collection				
Office Max Commercial LTD Financial Services 7322 Southwest Freeway, Suite 1600 Houston, TX 77074	-					4,270.00
Account No. xxxxE-xxxxxx8170		collection				
Old Second National Bank Transworld Systems Inc. 25 Northwest Point Blvd Elk Grove Village, IL 60007	-					480.00
Account No.		Law Offices of Joel Cardis, LLC 2006 Swede Rd. Suite 100 E. Norriton, PA 19401				
Representing: Old Second National Bank						
Account No.		loan				
oneclickcash 800-803-9136	-					390.00
Sheet no. <u>16</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				5,140.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. x1087		legal service				
Pollock Betten Legal Services 111 W. Washington Street Suite 1301 Chicago, IL 60602	-					1,000.00
Account No. x4710		medical				
Pradeep Thapar MD 1835 Dixie HWY Suite 100 Flossmoor, IL 60422	-					520.00
Account No. xxxx0401		Opened 3/01/08 Collection Attorney				
Premier Bankcard Inc. Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714	-					435.00
Account No.		ARM P.O. Box 129 Thorofare, NJ 08086				
Representing: Premier Bankcard Inc.						
Account No.		Northland Group PO BOX 390846 Minneapolis, MN 55439				
Representing: Premier Bankcard Inc.						
Sheet no. <u>17</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		1,955.00	

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Superior Asset Management 1000 Abernathy Road Suite 165 Atlanta, GA 30328				
Representing: Premier Bankcard Inc.						
Account No. x-x1742						
PRS/Payday Loans MRSI 10101 Harwin, Suite 260 Houston, TX 77036		-				320.00
Account No. Axxxx1055		collection				
Public Storage C/O Allied Interstate 3000 Corporate Exchange Drive 5th F Columbus, OH 43231		-				307.00
Account No. xxMxxx3692		judgement				
Resurgene Financial LLC C/O Chaet Kaplan Firm 5512 Old Orchard Road Suite 300 Skokie, IL 60077	X	-				7,927.00
Account No.		Resurgence Financial, LLC Legal Department 4100 Commercial Avenue Northbrook, IL 60062				
Representing: Resurgene Financial LLC						
Sheet no. <u>18</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			8,554.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		collection				
Rodale Penn Credit Corp P.O. Box 988 Harrisburg, PA 17108-0988	-					90.00
Account No.		Allied Interstate P.O. Box 361315 Columbus, OH 43236				
Representing: Rodale						
Account No.		collection				
Safeway Commercial Check Control 7250 Beverly Blvd., Suite 200 Los Angeles, CA 90036	-					215.00
Account No. xxxxxxxxx1026		Opened 5/01/02 Last Active 4/07/05 Educational				
Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					Unknown
Account No. xxxxxxxxx1016		Opened 5/01/02 Last Active 4/07/05 Educational				
Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					Unknown
Sheet no. <u>19</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				305.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx xxx-xxxx 931 1						
SBC P.O. Box 769 Bankruptcy Arlington, TX 76004		-				200.00
Account No. xxxxxxxx3-037		collection				
Scholastic Penn Credit Corp P.O. Box 988 Harrisburg, PA 17108-0988		-				31.00
Account No. xxxxxx151-3						
Silkies Pantyhose P.O. Box 7857 Philadelphia, PA 19188		-				25.00
Account No. xxxxxxxxxxxx9606		Opened 6/01/00 Last Active 10/20/02 CreditCard				
Spiegel Attn: Bankruptcy Po Box 9204 Old Bethpage, NY 11804		-				Unknown
Account No. xxxx0897		Opened 6/01/08 CollectionAttorney				
Sprint Harvard Collection 4839 N Elston Ave Chicago, IL 60630		-				700.00
Sheet no. <u>20</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			956.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT ING ENT	UN LI QU IDA TE D	DIS P U TE D	AMOUNT OF CLAIM
Account No.		NCO Financial PO BOX 15630 Dept 99 Wilmington, DE 19850				
Representing: Sprint						
Account No.		Sprint P.O. Box 172408 Denver, CO 80217-2408				
Representing: Sprint						
Account No. xxxxxx1926		collection				21.00
St. James Hospital & Health Centers 2434 Interstate Plaza Drive Suite 2 Hammond, IN 46324	-					
Account No. xxx5755		collection				
Stamps.com Retrieval Masters Creditors Bureau 2269 S. Saw Mill River, Bldg 3 Elmsford, NY 10523	-					50.00
Account No. xxxx-xx07-01		Car Insurance				
State Farm Insurance 2702 Ireland Grove Rd Bloomington, IL 61709-0001	-					220.00
Sheet no. <u>21</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				291.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Wilber & Associates P.O. Box 2159 Bloomington, IL 61702-2159				
Representing: State Farm Insurance						
Account No. 8721		loan				
Sun Cash OF Wi, LLC 598 South Torrence Ave Calumet City, IL 60409	-					450.00
Account No. xxxxx9510		Cellular Service				
T-Mobile Bankruptcy Dept P.O. Box 53410 Bellevue, WA 98015	-					154.00
Account No. Yx9993		collection				
Taymark NCO Financial Systems Inc 3850 N Causeway Blvd, Suite 200 Metairie, LA 70002	-					115.00
Account No. xxxxxxxxxxxx0286		collection				
Tcf National Bank H&f Law 33 North Lasalle Street Chicago, IL 60602	-					275.00
Sheet no. <u>22</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			994.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Professional Account Management LLC Collection Services Division PO Box 391 Milwaukee, WI 53201-0391				
Representing: Tcf National Bank						
Account No. xxxxxxxxxxxxxxx0316		collection				
Tcf National Bank H&f Law 33 North Lasalle Street Chicago, IL 60602	-					225.00
Account No. xxxxxxxxxxxxxxx1106		Last Active 5/01/03 collection				
Tcf National Bank H&f Law 33 North Lasalle Street Chicago, IL 60602	-					0.00
Account No.						
Temper of the Times Investor Servic 555 Theodore Fremd Ave. Suite B-103 Rye, NY 10580	-					25.00
Account No.		loan				
Ten Dollar Pay Day Loan	-					330.00
Sheet no. <u>23</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				580.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. PDxxx-xxxxx-xxxx0002		loan				
The Payday Loan Store of Illinois 1006B 162nd St South Holland, IL 60473	-					3,017.00
Account No.		PLS Financial 300 N. Elizabeth 4E Chicago, IL 60607				
Representing: The Payday Loan Store of Illinois						
Account No. xxxxSxxxxxxxxx1228		Opened 8/01/08 Collection Attorney				
The Vsk JiuJitsu Institute Rickenbacker Group 15005 Concord Cir Morgan Hill, CA 95037	-					780.00
Account No. F217A						
Thorn Creek Townhomes 11 Fir Street Park Forest, IL 60466	-					1,380.00
Account No. DDA-xxxxx1803						
TriCentury Bank 3 Century Center Simpson, KS 67478	-					75.00
Sheet no. <u>24</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				5,252.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TED	DISP UTE D	AMOUNT OF CLAIM
Account No. xxxx3766		Opened 9/01/05 CollectionAttorney				
U Haul Int Nco Financial Systems 507 Prudential Rd Horsham, PA 19044	-					88.00
Account No. xxxx2940		Opened 8/01/06 CollectionAttorney				
U Haul Int Nco Financial Systems 507 Prudential Rd Horsham, PA 19044	-					70.00
Account No. xxxxxxxxxxxxxxxxx0406		Opened 4/01/05 Last Active 11/06/05 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					82,744.00
Account No. xxxxxxxxxxxxxxxxx0323		Opened 3/01/07 Last Active 4/30/09 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					17,582.00
Account No. xxxxxxxxxxxxxxxxx1214		Opened 12/01/07 Last Active 4/30/09 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					12,733.00
Sheet no. <u>25</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			113,217.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LI QU IDA TE D	DIS P U TE D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxxxx0630		Opened 6/01/06 Last Active 4/30/09 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					11,472.00
Account No. xxxxxxxxxxxxxxxxxxxx0630		Opened 6/01/06 Last Active 4/30/09 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					8,500.00
Account No. xxxxxxxxxxxxxxxxxxxx1025		Opened 10/01/04 Last Active 11/06/05 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					7,784.00
Account No. xxxxxxxxxxxxxxxxxxxx1025		Opened 10/01/04 Last Active 11/06/05 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					6,136.00
Account No. xxxxxxxxxxxxxxxxxxxx0323		Opened 3/01/07 Last Active 4/30/09 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					2,903.00
Sheet no. <u>26</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			36,795.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxxxx1214		Opened 12/01/07 Last Active 4/30/09 Educational				
U Of Texas Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773	-					1,203.00
Account No. xxxxx0484		Opened 8/01/04 Unsecured				
University Of Phoenix 4615 E Elwood St Fl 3 Phoenix, AZ 85040	-					3,874.00
Account No.		Account Control Technology 6918 Owensmouth Avenue P.O. Box 8012, Dept. 1104458-NTC2 Canoga Park, CA 91309-8012				
Representing: University Of Phoenix						
Account No.		General Revenue Corp. 11501 Northlake Drive Cincinnati, OH 45249-1643				
Representing: University Of Phoenix						
Account No. xxxxx4403		Opened 2/01/99 Last Active 5/01/05 Educational				
Us Dept Of Education 501 Bleecker St Utica, NY 13501	-					0.00
Sheet no. <u>27</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				5,077.00

In re Evette M Fortenberry Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community  H W J C DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		loan				
US FastCash 2533 N Carson St Ste 5436 Carson City, NV 89706	-					325.00
Account No. xxxxxxxxx0001		Opened 6/01/07 Last Active 2/02/08 Agriculture				
Verizon Po Box 3397 Bloomington, IL 61702	-					1,246.00
Account No.		Amo Recoveries PO BOX 5668 Glendale Heights, IL 60139-5668				
Representing: Verizon						
Account No.		The CBE Group 131 Tower Park Suite 100 Waterloo, IA 50704-2365				
Representing: Verizon						
Account No. xxxxxxxx0012		utility				
Village of Park Forest Water Department 350 Victory Park Forest, IL 60466	-					150.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xx Mx x2081						
Village of Richton Park 4455 W. Sauk Trail Richton Park, IL 60471		-				5,000.00
Account No.						
Representing: Village of Richton Park		Marc S Mayer 123 W. Madison 700 Chicago, IL 60602				
Account No. x6705		collection				
Village Of Riverdale Receivables Management Inc. (RMI) 3348 Ridge Rd Lansing, IL 60438		-				250.00
Account No. x5951		collection				
Village Of Riverdale Receivables Management Inc. (RMI) 3348 Ridge Rd Lansing, IL 60438		-				250.00
Account No. xx9268		collection				
Village Of Riverdale Receivables Management Inc. (RMI) 3348 Ridge Rd Lansing, IL 60438		-				250.00
Sheet no. <u>29</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			5,750.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT ING ENT	UN LI QU IDA TE D	DIS P U TE D	AMOUNT OF CLAIM
Account No. x3267		Last Active 11/29/04 collection				
Village Of Riverdale Receivables Management Inc. (RMI) 3348 Ridge Rd Lansing, IL 60438	-					250.00
Account No.		Village of Riverdale Bureau of Parking Enforcement 157 West 144th Street Riverdale, IL 60827				
Representing: Village Of Riverdale						
Account No. xxxxxx5000						
Village of South Holland Water Department 16226 Wausau Avenue South Holland, IL 60473	-					910.00
Account No.						
Walden University 650 S. Exeter Street Baltimore, MD 21202	-					0.00
Account No. xxRxxxxxxxx8537		Opened 9/01/08 FactoringCompanyAccount				
Washington Mutual Checking Acc Rjm Acq Llc 575 Underhill Blvd., Suite 2 Syosset, NY 11791	-					1,551.00
Sheet no. <u>30</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				2,711.00

In re Evette M Fortenberry,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		ARM P.O. Box 129 Thorofare, NJ 08086				
Representing: Washington Mutual Checking Acc						
Account No.		ERS P.O. Box 6030 Hauppauge, NY 11788-0154				
Representing: Washington Mutual Checking Acc						
Account No.		IC System Inc. 444 Highway 96 East P.O. Box 64887 St. Paul, MN 55164-0887				
Representing: Washington Mutual Checking Acc						
Account No. xxxx0699		Opened 2/01/06 Collection Attorney				
Wow Internet Cable Service Credit Management 4200 International Pwy Carrolton, TX 75007	-					1,691.00
Account No.						
Xceptual Arts 19107 Loomis Ave Homewood, IL 60430	-					70.00
Sheet no. <u>31</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,761.00
		Total (Report on Summary of Schedules)				250,001.00

In re Evette M Fortenberry, Case No. \_\_\_\_\_  
Debtor

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re

Evette M Fortenberry

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Eloise M Ivy	Resurgene Financial LLC C/O Chaet Kaplan Firm 5512 Old Orchard Road Suite 300 Skokie, IL 60077

In re Evette M Fortenberry

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Separated	Son	8
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	GED Coordinator	Contractor
Name of Employer	South Suburban College	
How long employed	2 Years	
Address of Employer	15800 South State Street South Holland, IL 60473	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 2,060.11	\$ 0.00
\$ 0.00	\$ 0.00

## 3. SUBTOTAL

\$ 2,060.11	\$ 0.00
-------------	---------

## 4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): Pension

\$ 316.10	\$ 0.00
\$ 11.05	\$ 0.00
\$ 0.00	\$ 0.00
\$ 146.43	\$ 0.00
\$ 0.00	\$ 0.00

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 473.58	\$ 0.00
-----------	---------

## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,586.53	\$ 0.00
-------------	---------

7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance  
(Specify): \_\_\_\_\_

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

\$ 392.23	\$ 0.00
-----------	---------

## 12. Pension or retirement income

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

## 13. Other monthly income

\$ 400.00	\$ 0.00
\$ 0.00	\$ 0.00

(Specify): 2nd Job

\$ 792.23	\$ 0.00
-----------	---------

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 2,378.76	\$ 0.00
-------------	---------

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,378.76	\$ 0.00
-------------	---------

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

## 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor's income varies based on school being in session. Debtor's husband works sporadically, the amount listed is what she feels she can count on him making.

In re Evette M Fortenberry

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>900.00</u>
a. Are real estate taxes included?	Yes <u>  </u>	No <u>X</u>
b. Is property insurance included?	Yes <u>  </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <u>225.00</u>
b. Water and sewer		\$ <u>0.00</u>
c. Telephone		\$ <u>100.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>150.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>0.00</u>
4. Food		\$ <u>400.00</u>
5. Clothing		\$ <u>100.00</u>
6. Laundry and dry cleaning		\$ <u>40.00</u>
7. Medical and dental expenses		\$ <u>50.00</u>
8. Transportation (not including car payments)		\$ <u>150.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>50.00</u>
10. Charitable contributions		\$ <u>45.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>0.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Back Taxes</u>		\$ <u>100.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$ <u>300.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>2,610.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>2,378.76</u>
b. Average monthly expenses from Line 18 above		\$ <u>2,610.00</u>
c. Monthly net income (a. minus b.)		\$ <u>-231.24</u>

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

Cable/Internet	\$	100.00
Cell	\$	50.00
<b>Total Other Utility Expenditures</b>	\$	<b>150.00</b>

**Other Expenditures:**

Personal Grooming	\$	100.00
Husband's Bills	\$	100.00
Postage/Subscriptions/Gifts/Misc	\$	100.00
<b>Total Other Expenditures</b>	\$	<b>300.00</b>

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Evette M Fortenberry

Debtor(s)

Case No.

Chapter

7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 46 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date August 11, 2009Signature /s/ Evette M FortenberryEvette M Fortenberry  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of Illinois

In re Evette M Fortenberry

Debtor(s)

Case No.

Chapter

7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

---

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$21,448.01	2009 employment
\$30,000.00	2008 estimated
\$21,000.00	2007

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input checked="" type="checkbox"/> b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
None <input checked="" type="checkbox"/> c. <i>All debtors:</i> List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
---	-----------------	-------------	--------------------

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
None <input checked="" type="checkbox"/> b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Atlantic Management Chicago, IL 60603	Pending	Garnishment

**5. Repossessions, foreclosures and returns**

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Drive Financial 8585 N. Stemmons Freeway Suite 800 Dallas, TX 75247	10/08	2005 Kia Sorrento

**6. Assignments and receiverships**

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	---	---------------	-----------------------------------

**7. Gifts**

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

**8. Losses**

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

**9. Payments related to debt counseling or bankruptcy**

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---------------------------	--	--

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Washington Mutual P.O. Box 44118 Jacksonville, FL 32231-4118	Checking- overdrawn	3/08
Old Second Bank 35 S. River St. Aurora, IL 60506	Checking- overdrawn	8/08

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	--------------------------------------	----------------------

**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
Current	Sartin and Fortenberry	8/06- present
15205 Dearborn South Holland	Sartin	2 years prior

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18 . Nature, location and name of business**

None

■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR  
OTHER INDIVIDUAL  
TAXPAYER-I.D. NO.

NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	----------------------	---------	--------------------	-------------------------------

None

■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 11, 2009

Signature /s/ Evette M Fortenberry  
Evette M Fortenberry  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Northern District of Illinois**

In re Evette M Fortenberry \_\_\_\_\_ Case No. \_\_\_\_\_  
Debtor(s) Chapter 7 \_\_\_\_\_

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> -NONE-	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> -NONE-	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date August 11, 2009

Signature /s/ Evette M Fortenberry

Evette M Fortenberry  
Debtor

In re Evette M Fortenberry

Debtor(s)

Case No.

Chapter

7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>1,701.00</u>
Prior to the filing of this statement I have received.....	\$ <u>780.00</u>
Balance Due.....	\$ <u>921.00</u>

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor  Other (specify):

4. The source of compensation to be paid to me is:

Debtor  Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

Outside counsel may be employed under firm supervision, and paid by our firm.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions or any other adversary proceeding.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: August 11, 2009/s/ Thomas Twomey

Thomas Twomey 6273191

Zalutsky &amp; Pinski, Ltd.

20 N Clark

Suite 600

Chicago, IL 60602

312-782-9792 Fax: 312-782-0483

admin@ZAPLawFirm.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Thomas Twomey 6273191

Printed Name of Attorney

Address:

20 N Clark

Suite 600

Chicago, IL 60602

312-782-9792

admin@ZAPLawFirm.com

X /s/ Thomas Twomey

Signature of Attorney

August 11, 2009

Date

#### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Evette M Fortenberry

Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ Evette M Fortenberry

Signature of Debtor

August 11, 2009

Date

X

Signature of Joint Debtor (if any)

Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re Evette M Fortenberry

Debtor(s)

Case No.

Chapter

7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors:

141

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: August 11, 2009

/s/ Evette M Fortenberry

Evette M Fortenberry

Signature of Debtor

Aaron's Sales and Lease Ownership  
Store # C1139  
654 Torrence Ave  
Calumet City, IL 60409

Account Control Technology  
6918 Owensmouth Avenue  
P.O. Box 8012, Dept. 1104458-NTC2  
Canoga Park, CA 91309-8012

Allied Interstate  
P.O. Box 361315  
Columbus, OH 43236

Allied Waste Services  
13701 S Kostner  
Crestwood, IL 60445

america online  
c/o NCO Financial Systems Inc  
507 Prudential Road  
Horsham, PA 19044

Amo Recoveries  
PO BOX 5668  
Glendale Heights, IL 60139-5668

Applied Card Bank  
Attention: General Inquiries  
Po Box 17125  
Wilmington, DE 19850

ARM  
P.O. Box 129  
Thorofare, NJ 08086

Arnold Scott Harris  
600 W. Jackson Suite 720  
P.O. Box 5625  
Chicago, IL 60680-5625

Arrow Financial Service  
5996 W. Touhy Ave.  
Niles, IL 60714

Arrowhead Investments  
National Recovery Service  
P.O. Box 784  
Pleasant Grove, UT 84062

AT T  
West Asset Management  
2703 W Highway 75  
Sherman, TX 75092

Atlantic Management 1  
Baron Collection  
155 Revere Dr  
Northbrook, IL 60062

Avon  
c/o Allied Data Corporation  
13111 Westheimer Suite 400  
Houston, TX 77077-5547

Avon Products, Inc.  
6901 Golf Road  
Morton Grove, IL 60053

Baker, Miller  
29 N. Wacker Drive  
Chicago, IL 60606-3221

Beginning Readers' Program  
2931 East McCarty Street  
Jefferson City, MO 65101

Black Expressions Book Club  
Rjm Acq Llc  
575 Underhill Blvd., Suite 2  
Syosset, NY 11791

Bruce M Cable Dds  
Allied Collection  
3700 Park East Drive  
Beachwood, OH 44122

Capital Management Services, Inc.  
726 Exchange Street  
Suite 700  
Buffalo, NY 14210

Capital One  
Blitt & Gaines PC  
661 Glenn Ave  
Wheeling, IL 60090

Carlson Craft  
Commercial Auditors Corporation  
P.O. Box 48990  
Minneapolis, MN 55448

CBCS  
P.O. Box 69  
Columbus, OH 43216

Charter One  
Arrow Financial Services  
P.O. Box 1206  
Oaks, PA 19456-1206

Charter One Bank  
P.O. Box 480029  
Niles, IL 60714-0029

Chase-pier1  
Attn: Recovery  
Po Box 100018  
Kennesaw, GA 30144

Checks Unlimited  
Commercial Recovery Corp.  
P.O. Box 49421  
Minneapolis, MN 55449

Chicago Sun Times Circulation  
Biehl & Biehl, Inc.  
P.O. Box 66415  
Chicago, IL 60666-0415

Cingular  
Nationwide Recovery Systems  
2304 Tarpley Drive, #134  
Carrollton, TX 75006

City of Chicago  
Department of Revenue  
121 N. LaSalle St. Rm. 107A  
Chicago, IL 60602

Columbia House  
P.O. Box 91601  
Indianapolis, IN 46291-0601

Comcast  
1255 W North Ave  
Chicago, IL 60622-1562

Comcast  
844 169 Street  
Hammond, IN 46324

Comcast  
16650 S Oak Park Ave  
Tinley Park, IL 60477-4451

ComEd  
Attn: Bankruptcy Section  
2100 Swift Drive  
Oak Brook, IL 60523

Credit Acceptance  
25505 W 12 Mile Rd  
Southfield, MI 48034

Cross Country Bank  
4700 Exchange Court  
Boca Raton, FL 33431-4464

Crown Lending  
National Credit Adjust  
Po Box 3023  
Hutchinson, KS 67504

Dell Financial Services  
c/o LTD Financia Services  
7322 Southwest Freeway Suite 1600  
Houston, TX 77074

Direct Checks Unlimited  
P.O. Box 17400  
Colorado Springs, CO 80935

Directory Publication Office  
Eastern Illinois University  
P.O. Box 29920  
New York, NY 10087-9920

Directv  
Nco Fin/09  
507 Prudential Rd  
Horsham, PA 19044

Drive Financial  
Attn: Bankruptcy Department  
Po Box 562088  
Dallas, TX 75247

Ds Waters Of North America  
Cba Collecttion Bureau  
Po Box 5013  
Hayward, CA 94540

E-payday-Loan.com  
National Credit Adjusters  
P.O. Box 3023  
Hutchinson, KS 67504-3023

Eloise M Ivy

Emergency Care Physician Service  
Dependon Collection Service  
Po Box 4833  
Oak Brook, IL 60523

ERS  
P.O. Box 6030  
Hauppauge, NY 11788-0154

Fcnb-Spiegel  
Midland Credit Management  
8875 Aero Dr., Suite 200  
San Diego, CA 92123

First Cash Advance  
1205 E Sibley  
Dolton, IL 60419

First National Collection  
Dept 940  
PO BOX 4115  
Concord, CA 94524

First Premier Bank  
Po Box 5524  
Sioux Falls, SD 57117

General Revenue Corp.  
11501 Northlake Drive  
Cincinnati, OH 45249-1643

Gevalia Kaffe  
OSI Recovery Solutions, Inc.  
P.O. Box 8904  
Westbury, NY 11590-8904

Ginny's  
1112 7th Avenue  
Monroe, WI 53566-1364

H&R Black  
P.O. Box 2716  
Omaha, NE 68103-2716

Harris Connect  
Chase Receivables  
1247 Broadway  
Sonoma, CA 95476

Hfc Nevada  
Correspondence Depa  
Virginia Beach, VA 23452

HSBC Auto Finance  
Bankruptcy Notices  
Po Box 17909  
San Diego, CA 92177

Huskhawk Group Ltd.  
National Recovery Service  
P.O. Box 784  
Pleasant Grove, UT 84062

IC System Inc.  
444 Highway 96 East  
P.O. Box 64887  
St. Paul, MN 55164-0887

Instant Cash USA  
United legal Corp  
Dept 269, P.O. Box 4115  
Concord, CA 94524

LaSalle Bank  
Overdraft Collection (200)  
Dept. 01-023 P. O. Box 29097  
Chicago, IL 60629

Law Office of A. Kathleen Barauski  
155 Revere Drive  
Suite 13  
Northbrook, IL 60062

Law Offices of Joel Cardis, LLC  
2006 Swede Rd.  
Suite 100  
E. Norriton, PA 19401

LDG Financial Services, LLC  
4553 Winters Chapel Rd.  
Atlanta, GA 30360

Lifetouch  
C/O Clear Check Payment Solution  
PO BOX 27087  
Greenville, SC 29616

Loan Shop/Overland  
2207 Concord Pike  
Suite 250  
Wilmington, DE 19803

Marc S Mayer  
123 W. Madison  
700  
Chicago, IL 60602

MCI  
Local Markets  
P.O. Box 105406  
Atlanta, GA 30348-5406

Midland Financial  
National Credit Adjust  
Po Box 3023  
Hutchinson, KS 67504

Mitchell N. Kay  
7 Penn Plaza  
Bankruptcy Dept.  
New York, NY 10001-3995

Money and More  
41615 Florida Ave  
Hemet, CA 92544

Murrays Discount Auto St  
Telecheck Services  
PO BOX 5251 Westheimer  
Houston, TX 77056

Nationwide Credit  
2015 Vaughn Road  
Suite 400  
Kennesaw, GA 30144-7802

NCO Financail  
PO BOX 15630  
Dept 99  
Wilmington, DE 19850

nco financial sys  
P.O. Box 6110  
Westerville, OH 43086-6110

Nelnet  
Attn: Claims  
Po Box 17460  
Denver, CO 80217

Nextel  
Afni, Inc.  
Po Box 3427  
Bloomington, IL 61702

Nextel Communications  
Gc Services  
6330 Gulfton St., Suite 400  
Houston, TX 77081

Nicor Gas  
Attention: Bankruptcy Department  
1844 Ferry Road  
Naperville, IL 60507

North Shore Agency  
751 Summa Ave  
Westbury, NY 11590

Northland Group  
PO BOX 390846  
Minneapolis, MN 55439

Office Max Commercial  
LTD Financial Services  
7322 Southwest Freeway, Suite 1600  
Houston, TX 77074

Old Second National Bank  
Transworld Systems Inc.  
25 Northwest Point Blvd  
Elk Grove Village, IL 60007

oneclickcash  
800-803-9136

PCM  
Dept. 735  
P.O. Box 4115  
Concord, CA 94524

Pellettieri & Hennings, PC  
450 East 22nd Street  
Suite 213  
Lombard, IL 60148

Penn Credit Corporation  
PO Box 988  
Harrisburg, PA 17108

PLS Financial  
300 N. Elizabeth  
4E  
Chicago, IL 60607

Pollock Betten Legal Services  
111 W. Washington Street  
Suite 1301  
Chicago, IL 60602

Pradeep Thapar MD  
1835 Dixie HWY Suite 100  
Flossmoor, IL 60422

Premier Bankcard Inc.  
Arrow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

Professional Account Management LLC  
Collection Services Division  
PO Box 391  
Milwaukee, WI 53201-0391

PRS/Payday Loans  
MRSI  
10101 Harwin, Suite 260  
Houston, TX 77036

Public Storage  
C/O Allied Interstate  
3000 Corporate Exchange Drive 5th F  
Columbus, OH 43231

RAB INC  
7000 Goodlett Farms Parkway  
Cordova, TN 38016

Resurgence Financial, LLC  
Legal Department  
4100 Commercial Avenue  
Northbrook, IL 60062

Resurgene Financial LLC  
C/O Chaet Kaplan Firm  
5512 Old Orchard Road Suite 300  
Skokie, IL 60077

Rodale  
Penn Credit Corp  
P.O. Box 988  
Harrisburg, PA 17108-0988

Safeway  
Commercial Check Control  
7250 Beverly Blvd., Suite 200  
Los Angeles, CA 90036

Sallie Mae  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

SBC  
P.O. Box 769  
Bankruptcy  
Arlington, TX 76004

Scholastic  
Penn Credit Corp  
P.O. Box 988  
Harrisburg, PA 17108-0988

Silkies Pantyhose  
P.O. Box 7857  
Philadelphia, PA 19188

Southwest Credit  
5910 W Plano Parkway  
Suite 100  
Plano, TX 75093

Spiegel  
Attn: Bankruptcy  
Po Box 9204  
Old Bethpage, NY 11804

Sprint  
Harvard Collection  
4839 N Elston Ave  
Chicago, IL 60630

Sprint  
P.O. Box 172408  
Denver, CO 80217-2408

St. James Hospital & Health Centers  
2434 Interstate Plaza Drive  
Suite 2  
Hammond, IN 46324

Stamps.com  
Retrieval Masters Creditors Bureau  
2269 S. Saw Mill River, Bldg 3  
Elmsford, NY 10523

State Farm Insurance  
2702 Ireland Grove Rd  
Bloomington, IL 61709-0001

Sun Cash OF Wi, LLC  
598 South Torrence Ave  
Calumet City, IL 60409

Superior Asset Management  
1000 Abernathy Road  
Suite 165  
Atlanta, GA 30328

T-Mobile  
Bankruptcy Dept  
P.O. Box 53410  
Bellevue, WA 98015

Taymark  
NCO Financial Systems Inc  
3850 N Causeway Blvd, Suite 200  
Metairie, LA 70002

Tcf National Bank  
H&f Law  
33 North Lasalle Street  
Chicago, IL 60602

Temper of the Times Investor Servic  
555 Theodore Fremd Ave.  
Suite B-103  
Rye, NY 10580

Ten Dollar Pay Day Loan

The CBE Group  
131 Tower Park  
Suite 100  
Waterloo, IA 50704-2365

The Payday Loan Store of Illinois  
1006B 162nd St  
South Holland, IL 60473

The Vsk JiuJitsu Institute  
Rickenbacker Group  
15005 Concord Cir  
Morgan Hill, CA 95037

Thorn Creek Townhomes  
11 Fir Street  
Park Forest, IL 60466

Torres Credit Services  
27 Fairview Street  
PO Box 189  
Carlisle, PA 17013

TriCentury Bank  
3 Century Center  
Simpson, KS 67478

U Haul Int  
Nco Financial Systems  
507 Prudential Rd  
Horsham, PA 19044

U Of Texas  
Attn: Claims Dept  
Po Box 9500  
Wilkes Barre, PA 18773

University Of Phoenix  
4615 E Elwood St Fl 3  
Phoenix, AZ 85040

Us Dept Of Education  
501 Bleecker St  
Utica, NY 13501

US FastCash  
2533 N Carson St  
Ste 5436  
Carson City, NV 89706

Verizon  
Po Box 3397  
Bloomington, IL 61702

Village of Park Forest  
Water Department  
350 Victory  
Park Forest, IL 60466

Village of Richton Park  
4455 W. Sauk Trail  
Richton Park, IL 60471

Village Of Riverdale  
Receivables Management Inc. (RMI)  
3348 Ridge Rd  
Lansing, IL 60438

Village of Riverdale  
Bureau of Parking Enforcement  
157 West 144th Street  
Riverdale, IL 60827

Village of South Holland  
Water Department  
16226 Wausau Avenue  
South Holland, IL 60473

Walden University  
650 S. Exeter Street  
Baltimore, MD 21202

Washington Mutual Checking Acc  
Rjm Acq Llc  
575 Underhill Blvd., Suite 2  
Syosset, NY 11791

Wilber & Associates  
P.O. Box 2159  
Bloomington, IL 61702-2159

Wow Internet Cable Service  
Credit Management  
4200 International Pwy  
Carrolton, TX 75007

Xceptual Arts  
19107 Loomis Ave  
Homewood, IL 60430

**Disclosure Pursuant to 11 U.S.C. §527(a)(2)**

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE  
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION  
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

### AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Evette M Fortenberry

Debtor's Signature

August 11, 2009

Date